

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: JOSHUA PAUL GANTT  
MELISSA ANN GANTT  
5462 BENTONHURST CT  
GALLOWAY, OH 43119

Case No: 10-57101

Chapter 13

Judge: John E. Hoffman Jr.

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY

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The above case having been COMPLETED on June 11, 2015, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
ONE COLUMBUS  
10 WEST BROAD ST., SUITE 900  
COLUMBUS, OH 43215-3449  
(614)420-2555

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The Case was commenced on June 11, 2010.  
The plan was confirmed on January 18, 2011.  
The Case was concluded on June 11, 2015.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 155,339.39

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 5.27%

| NAME OF CREDITOR/<br>CLAIM NUMBER                 | AMOUNT<br>ALLOWED | AMOUNT PAID<br>PRINCIPAL | INTEREST | BALANCE<br>DUE |
|---|-------------------|--------------------------|----------|----------------|
| BANK OF AMERICA<br>00002 PRE-PET MTG ARREARS      | 16,231.56         | 16,231.56                | 0.00     | 0.00           |
| BANK OF AMERICA<br>00001 MORTGAGE                 | Continuing        | 60,684.50                | 0.00     | 0.00           |
| City of Columbus<br>00005 PRIORITY                | Not filed         | 0.00                     | 0.00     | 0.00           |
| Credit One Bank<br>00008 UNSECURED                | Not filed         | 0.00                     | 0.00     | 0.00           |
| Enhanced Recovery Corp<br>00009 UNSECURED         | Not filed         | 0.00                     | 0.00     | 0.00           |
| FIRST PREMIER BANK<br>00010 UNSECURED             | Not filed         | 0.00                     | 0.00     | 0.00           |
| GREEN TREE SERVICING<br>00003 MORTGAGE            | Continuing        | 18,165.19                | 0.00     | 0.00           |
| GREEN TREE SERVICING<br>00004 PRE-PET MTG ARREARS | 3,017.90          | 3,017.90                 | 0.00     | 0.00           |
| Grove City Psychological Serv<br>00011 UNSECURED  | Not filed         | 0.00                     | 0.00     | 0.00           |
| INTERNAL REVENUE SERVICE<br>00006 PRIORITY        | 37,108.09         | 37,108.09                | 0.00     | 0.00           |
| INTERNAL REVENUE SERVICE<br>00020 UNSECURED       | 5,719.86          | 5,719.86                 | 0.00     | 0.00           |
| JOSHUA PAUL GANTT<br>00000 DEBTOR REFUND          | 0.00              | 0.00                     | 0.00     | 0.00           |
| JS & ASSOCIATES APPRAISAL SVCS<br>00021 APPRAISER | 175.00            | 175.00                   | 0.00     | 0.00           |

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 10-57101 JOSHUA PAUL GANTT and MELISSA ANN GANTT

| NAME OF CREDITOR/<br>CLAIM NUMBER   | AMOUNT<br>ALLOWED | AMOUNT PAID<br>PRINCIPAL | INTEREST | BALANCE<br>DUE |
|---|-------------------|--------------------------|----------|----------------|
| MEDCLEAR<br>00014 UNSECURED   | Not filed         | 0.00                     | 0.00     | 0.00           |
| MELISSA ANN GANTT<br>00000 DEBTOR REFUND  | 0.00              | 0.00                     | 0.00     | 0.00           |
| National Recovery Agency<br>00015 UNSECURED                                     | Not filed         | 0.00                     | 0.00     | 0.00           |
| OHIO ATTORNEY GENERAL STATE OF OHIO<br>00007 PRIORITY                           | 413.11            | 413.11                   | 0.00     | 0.00           |
| OHIO ATTORNEY GENERAL STATE OF OHIO<br>00022 UNSECURED                          | 2,917.93          | 2,917.93                 | 0.00     | 0.00           |
| REGISTRY FUND<br>00012 UNSECURED  | 81.75             | 81.75                    | 0.00     | 0.00           |
| RESURGENT CAPITAL SERVICES<br>00013 UNSECURED                                   | 4.35              | 4.35                     | 0.00     | 0.00           |
| SALLIE MAE GUARANTEE MC 8303<br>00016 UNSECURED                                 | Paid outside      | 0.00                     | 0.00     | 0.00           |
| Security Credit Services<br>00017 UNSECURED                                     | Not filed         | 0.00                     | 0.00     | 0.00           |
| Verizon Wireless OH<br>00018 UNSECURED  | Not filed         | 0.00                     | 0.00     | 0.00           |
| Warren DDS Inc<br>00019 UNSECURED   | Not filed         | 0.00                     | 0.00     | 0.00           |
| Debtor refund to be issued upon the<br>approval of the Final Report and Account | 3,159.55          | 3,159.55                 |          |                |

**SUMMARY OF CLAIMS ALLOWED AND PAID:**

|           | SECURED   | PRIORITY  | UNSECURED  | CONT DEBTS | SPECIAL     | TOTAL      |
|-----------|-----------|-----------|------------|------------|-------------|------------|
| ALLOWED   | 19,249.46 | 37,521.20 | 165,538.71 | 0.00       | 3,159.55    | 225,468.92 |
| PRIN PAID | 19,249.46 | 37,521.20 | 8,723.89   | 78,849.69  | 3,159.55    | 147,503.79 |
| INT PAID  | 0.00      | 0.00      | 0.00       | 0.00       |             | 0.00       |
|           |           |           |            |            | TOTAL PAID: | 147,503.79 |

**OTHER DISBURSEMENT UNDER ORDER OF COURT:**

|   |                     |                        |
|---|---------------------|------------------------|
| DEBTOR'S ATTORNEY<br>RICHARD A SCHWAGER ESQ | ALLOWED<br>1,250.00 | TOTAL PAID<br>1,250.00 |
|---|---------------------|------------------------|

**COURT AND OTHER EXPENSES OF ADMINISTRATION:**

|                             |                     |                     |                        |
|-----------------------------|---------------------|---------------------|------------------------|
| TRUSTEE'S % FEE<br>6,405.05 | OTHER COSTS<br>0.00 | NOTICE FEES<br>5.55 | TOTAL PAID<br>6,410.60 |
|-----------------------------|---------------------|---------------------|------------------------|

Dated: 06/24/2015

/s/ Faye D. English

FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
ONE COLUMBUS  
10 WEST BROAD ST., SUITE 900  
COLUMBUS, OH 43215-3449  
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CERTIFICATION AND OPPORTUNITY TO OBJECT

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Faye D. English, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
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| <b>CERTIFICATE OF SERVICE</b> |
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I hereby certify that a copy of the foregoing Chapter 13 Trustee's Certification of Final Payment and Case History was served on the following registered ECF participants, electronically through the Court's ECF System at the e-mail address registered with the Court, or by ordinary U.S. mail, postage prepaid, on this date.

Dated 6/24/2015

/s/ Faye D English

Electronically signed by  
Faye D English, Chapter 13 Trustee

By the Court's ECF System:

Asst. U.S. Trustee  
Faye D English, Chapter 13 Trustee  
, Attorney for Debtor

By ordinary U.S. Mail addressed to:

**Plus all parties on the attached Creditor  
Matrix**

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**  
CASE NO. 10-57101 JOSHUA PAUL GANTT and MELISSA ANN GANTT

Creditor Matrix for Case Number 10-57101

| Creditor Name                           | Address  | City         | State | Zip Code  |
|---|--|--------------|-------|-----------|
| BAC Home Loans Servicing, LP            |  |              |       | 000000000 |
| Bank of America, NA                     | 2380 Performance Drive   | Richardson   | TX    | 750820000 |
| JS & Associates Appraisal Services, LLC | P.O. Box 360713  | Columbus     | OH    | 432360713 |
| Ohio Department of Taxation             |  |              |       | 000000000 |
| United States of America                | United States Attorney's Office<br>303 Marconi Blvd., Ste. 200 | Columbus     | OH    | 432230000 |
| Asst US Trustee (Col)                   | Office of the US Trustee<br>170 North High Street              | Columbus     | OH    | 432150000 |
| BAC Home Loans Servicing, LP            | Bankruptcy Dept.<br>Mail Stop CA6-919-01-23                    | Simi Valley  | CA    | 930650000 |
| Bank of America                         | Customer Service<br>PO Box 5170                                | Simi Valley  | CA    | 930625170 |
| Bank of America, N.A.                   | Carlisle, McNellie, Rini,<br>Kramer & Ulrich Co.,LPA           | Cleveland    | OH    | 441225690 |
| City of Columbus                        | Income Tax Division<br>50 W Gay Stq                            | Columbus     | OH    | 432150000 |
| Credit One Bank                         | c/o 1st Nat'l Collect. Bureau<br>610 Waltham Way               | Sparks       | NV    | 894340000 |
| Enhanced Recovery Corp                  | 8014 Bayberry Rd   | Jacksonville | FL    | 322560000 |
| First Premier Bank                      | 601 S Minnesota Ave  | Sioux Falls  | SD    | 571040000 |
| Green Tree                              | PO Box 6172  | Rapid City   | SD    | 577096172 |
| Green Tree Servicing LLC                | P.O. Box 0049  | Palatine     | IL    | 600550049 |
| Green Tree Servicing LLC                | P.O. Box 6154  | Rapid City   | SD    | 577096154 |
| Grove City Psychological Serv           | c/o National Credit Systems<br>117 E 24th St                   | New York     | NY    | 100100000 |
| Huntington National Bank                | c/o Plaza Associates<br>JAF Station PO Box 2769                | New York     | NY    | 101162769 |

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 10-57101 JOSHUA PAUL GANTT and MELISSA ANN GANTT

|   |   |              |    |           |
|---|---|--------------|----|-----------|
| IRS Solvency Unit                         | JWP Federal Office Building<br>550 Main St Rm 3525                    | Cincinnati   | OH | 452020000 |
| Internal Revenue Service                  | PO BOX 21126  | Philadelphia | PA | 191140000 |
| LVNV Funding LLC                          | Resurgent Capital Services<br>PO Box 10587                            | Greenville   | SC | 296030587 |
| Law Offices of                            | Mitchell N Kay PC<br>PO Box 9006                                      | Smithtown    | NY | 117879006 |
| MCI                                       | c/o LVNV Funding LLC<br>PO Box 10584                                  | Greenville   | SC | 296030000 |
| MedClear                                  | PO Box 8547   | Philadelphia | PA | 191010000 |
| National Recovery Agency                  | 2491 Paxton St  | Harrisburg   | PA | 171110000 |
| Ohio Department of<br>Taxation            | Bankruptcy Division<br>P.O. Box 530                                   | Columbus     | OH | 432160000 |
| Ohio Department of<br>Taxation            | Tax Discovery<br>30 E Broad St 20th Floor                             | Columbus     | OH | 432160530 |
| Sallie Mae Inc. on behalf<br>of USA FUNDS | Attn: Bankruptcy Litigation Unit<br>E3149<br><del>P.O. Box 9430</del> | Wilkes-Barre | PA | 187739430 |
| Sallie Mae Servicing                      | PO Box 9500   | Wilkes Barre | PA | 187739500 |
| Security Credit Services                  | 2623 W Oxford Loop  | Oxford       | MS | 386550000 |
| United Credit Recovery                    | P.O. Box 953245   | Lake Mary    | FL | 327950000 |
| Verizon Wireless OH                       | c/o United Collection Bureau<br>5620 Southwyck Blvd Ste 206           | Toledo       | OH | 436140000 |
| Warren DDS Inc                            | c/o FFCC Columbus<br>PO Box 20790                                     | Columbus     | OH | 432200000 |
| Faye D. English                           | Chapter 13 Trustee<br>10 West Broad Street                            | Columbus     | OH | 432153449 |
| Joshua Paul Gantt                         | 5462 Bentonhurst Ct   | Galloway     | OH | 431190000 |
| Melissa Ann Gantt                         | 5462 Bentonhurst Ct   | Galloway     | OH | 431190000 |
| Richard A Schwager                        | 211 E. Livingston Ave   | Columbus     | OH | 432150000 |

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